

Financing Your Aboriginal Business : Summary, Contacts and Key Information

Compiled April, 2010, by J Silverberg

ALL NATIONS TRUST COMPANY

250-828-0770

Gail Joe gailj@antco.bc.ca

- Business Loans are available to any aboriginal owned business (51% or greater), for expansion, start-up, or modernization
- We have a micro-loan portfolio which is accessed through the same loan application process (www.antco.bc.ca)

WOMENS ENTERPRISE INITIATIVES CENTRE

Western Branch (Kelowna) 1 800- 643-7014, ext, 110 Jolene

www.womensenterprise.ca

- Micro-loans \$10,000
- Non aboriginal specific
- Federally Funded Business Plan Loan Program
- Mentoring Program
- “Taking the Stage”

Women must own 51% of the business, and be active (even if in partnership with their husband)

BUSINESS DEVELOPMENT BANK OF CANADA 1-877-232-2269

- Focus on commercial loans
- All decided on a case-to-case basis
- Start-ups: minimum \$25,000 – need to see a Business Plan
- Up to \$100,000 for an existing business
- No charge for processing fees or administration fees
- Also eligible for regular loans

Alyssa Reid (Manitoba) 1 204-983-3594

COASTAL COMMUNITY CREDIT UNION

“Be Remarkable” – up to \$5,000 in micro-loans

- Community investments – only available online cccu.ca; look under “In our Communities” and below that, “funding options” (guidelines and applications)
- Home Page - March 23 - BeRemarkable.com (explained in pdf)

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COASTAL CAPITAL SAVINGS – MICROLOANS

- Sheila Murray 1 604-517-7637, or Maureen
- Sheila.murray@coastcapitalsavings.co

THE LEADERSHIP GRANT

info@leadershipgrants.ca

1-416-730-5676

Shelly Barnes (Toronto) Call her before starting the form or submitting it, because once you begin, the clock starts ticking.

- One kind of Grant – Leadership
- Non-government
- Non-profit
- Mission: To assist small business (not aboriginal-specific)
- 5 month application process – the form is online: leadershipgrants.ca (under “call or inquire”)
- Submit a business plan; due diligence; credit bureau report; copy of Business Licence, copies of certificates of education...
- Asset oriented grant
- Funds can be used for: lease-hold improvements, equipment and supplies, inventory, signage and stationary
- Funds cannot be used for operating capital or employees

ABORIGINAL BUSINESS CANADA (Under Indian and Northern Affairs)

Eric Murray 1 800-567-9604

www.inac.gc.ca “ABC Program and You” (see “application process”)

- Funding for aboriginal entrepreneurs
- Emphasis on creating new job opportunities for Aboriginal people
- Potential profitability (ABC Program)
- Port Alberni Field Officer – Peggy Hartman 250-724-3131
- Mostly start-ups
- Also expanding market for existing business

COMMUNITY FUTURES

Part of Western Diversification

Nuu chah nulth First nations – Port Alberni 250-724-3131

Aboriginal Business Services Network , Jerry Collins 250-828-9833

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COMMUNITY FUTURES STRATHCONA, COURTENAY

Micro loans and business loans

ABORIGINAL FUNDING TOOL

Sandra Nicolas Business Service Officer

Suite 82 – 601 W. Cordova Street, Vancouver, B.C. V6B 1G1

604-775-5540 or Toll-free 1 800-667-2272 Fax: 604-775-5520

Nicolas.sandra@smailbusiness.ca

Website: www.smallbusinessbc.ca

Small Business Finance Centre

1500 Bank Street, Room 425,

Ottawa, Ontario K1H 1B8

1800 658 9792

Steps to get your own small business grants

Find government grants for your B.C. small business by calling 1-800-658-9792 to learn about available **funding programs** and what you need to do to apply. Application deadlines vary among programs, and an important cut-off may be passing this month. Improve your chances by preparing your B.C. small business grant application soon.

Funding Program Types: Depending on the size and nature of your business, you may qualify for Government Grant or Loan funding from between \$1,500. and \$10 Million.

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Government Funding Programs Available

Below is a more detailed list of various and diverse funding and support programs offered by the federal and provincial governments. Many can be accessed directly through regional (BC) offices. Websites are provided herein to search for regional or community – based delivery offices and contacts.

Aboriginal Business Canada,
Indian and Northern Affairs Canada,
10 Wellington St., Gatineau, Quebec, K1A 0H4.
<http://www.ainc-inac.gc.ca>

BizPal, Industry Canada.
<http://www.ic.gc.ca>

Business Immigration Program,
Citizenship & Immigration Canada.
<http://www.cic.gc.ca>

Business Service Centres,
Industry Canada.
<http://www.canadabusiness.ca>

Canadian Youth Business Foundation,
100 Adelaide St. W., Toronto, Ontario, M5H 1S3.
<http://www.cybf.ca>

CANMET Energy Technology Centre,
Natural Resources Canada,
580 Booth St., Ottawa, Ontario, K1A 0E4.
<http://www.nrcan.gc.ca>

Community Development Program -
Building Rural and Northern Partnerships,
Agriculture and Agri-Food Canada,
560 Rochester St., Ottawa, Ontario, K1A 0C5.
<http://www.rural.gc.ca>

Export Development Corporation,
151 OConnor Street, Ottawa, Ontario, K1A 1K3.
<http://www.edc.ca>

Farm Credit Canada Learning Centre,
Farm Credit Canada,
1800 Hamilton Street, Regina, Saskatchewan, S4P 4L3.
<http://www.fcc-fac.ca>

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Innovators Assistance Program,
Waterloo Research & Technology Park Accelerator,
295 Hagey Blvd, Waterloo, Ontario, N2L 6R5.
<http://www.innovationcentre.ca>

Mentors for Young Entrepreneurs,
Canadian Youth Business Foundation,
100 Adelaide Street West, Toronto, Ontario, M5H 1S3.
<http://www.cybf.ca>

Renewable Energy Technologies Program,
Natural Resources Canada,
580 Booth Street, Ottawa, Ontario, K1A 0E4.
<http://www.nrcan.gc.ca>

NRC Research and Technology Development Activities,
The Industrial Research Assistance Program,
1200 Montreal Road, Ottawa, Ontario, K1A 0R6.
<http://irap-pari.nrc-cnrc.gc.ca>
SME Direct, Industry Canada.
<http://www.ic.gc.ca>

Start-Up Financing Business Development,
Bank of Canada Head Office,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

Step-By-Step Guide to Starting a Business,
Industry Canada, Canada Business Service Centre.
<http://www.canadabusiness.ca>

Working Capital For Exporters,
Business Development Bank of Canada,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

Youth Employment Program,
The Industrial Research Assistance Program,
1200 Montreal Road, Ottawa, Ontario, K1A 0R6.
<http://irap-pari.nrc-cnrc.gc.ca>

Western Diversification Program,
Western Economic Diversification Canada,
700-333 Seymour Street, Vancouver, B.C., V6B 5G9.
<http://www.wd.gc.ca>

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Women Enterprise Initiative,
Western Economic Diversification Canada.
<http://www.wd.gc.ca>

CYBF Canadian Newcomer Entrepreneur Program,
Canadian Youth Business Foundation,
100 Adelaide Street West, Toronto, Ontario, M5H 1S3.
<http://www.cybf.ca>

Small Business B.C. Industry Canada,
British Columbia Business Service Centre,
682-601 W. Cordova Street, Vancouver, B.C., V6B 1G1.
<http://www.sb.gov.bc.ca>

Venture Connection - Entrepreneurs and Community,
Simon Fraser University,
250-13450 102 Avenue Surrey, British Columbia, V3T 0A3.
<http://ventureconnection.sfu.ca>

Venture Connection - Students, Simon Fraser University,
250-13450 102 Avenue, Surrey, British Columbia, V3T 0A3.
<http://ventureconnection.sfu.ca>

Women's Enterprise Centre Business Loan,
Western Economic Diversification Canada,
1726 Dolphin Avenue, Kelowna, British Columbia, V1Y 9R9.
<http://www.womensenterprise.ca/>

Book Publishing Support, Canada Council for the Arts,
350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

Canada Book Fund,
Canadian Heritage, Department of Canadian,
15 Eddy St., Gatineau, Quebec, K1A 0M5.
<http://www.pch.gc.ca>

Canada Cultural Spaces Fund,
Canadian Heritage,
15 Eddy Street, Gatineau, Quebec, K1A 0M5.
<http://www.pch.gc.ca>

Canada Feature Film Fund,
TeleFilm Canada,
360 St. Jacques Street, Montreal, Quebec, H2Y 1P5.
<http://telefilm.gc.ca>

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Canada Music Fund,
Canadian Heritage,
15 Eddy Street, Gatineau, Quebec, K1A 0M5.
<http://www.pch.gc.ca>

Canadian Film or Video Production Tax Credit,
Canadian Heritage,
Canadian Audio-Visual Certification Office,
25 Eddy Street, Gatineau, Quebec, K1A 0M5.
<http://www.pch.gc.ca>

Creative Writing Grants,
Canada Council for the Arts,
350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

Cultural Development Fund,
Canadian Heritage,
15 Eddy St., Gatineau, Quebec, K1A 0M5.
<http://www.mtc.gov.on.ca>

Developmental Support to Aboriginal Theatre Organizations,
Canada Council for the Arts,
1047-350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

Emerging Publisher and Block Grants,
Canada Council for the Arts,
350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

Grants to Media Artists,
Canada Council for the Arts,
350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

Travel Grants for Professional Writers,
Canada Council for the Arts,
350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

Visual Arts Grants,
Canada Council for the Arts,
350 Albert Street, Ottawa, Ontario, K1P 5V8.
<http://www.canadacouncil.ca>

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Computer Animation and Special Effects Tax Credit,
Ontario Media Development Corporation,
175 Bloor Street East, Toronto, Ontario, M4W 3R8.
<http://www.omdc.on.ca>

Apprenticeship Incentive Grant,
Government of Canada.
<http://www.servicecanada.gc.ca>

Canada Summer Jobs,
Human Resources and Skills Development Canada.
<http://www.hrsdc.gc.ca>

Career Focus, Service Canada.
<http://www.youth.gc.ca>

Internship Program with Innovative Small and Medium-Sized Enterprises,
Industrial Research Assistance Program,
1200 Montreal Road, Ottawa, Ontario, K1A 0R6.
<http://www.nrc-cnrc.gc.ca>

Opportunities Fund for Persons with Disabilities,
Human Resources and Skills Development Canada,
140 Promenade du Portage, Gatineau, Quebec, K1A 0J9.
<http://www.hrsdc.gc.ca>

Youth Internship Program,
Cultural Human Resources Canada/Canadian Heritage,
201-17 York Street Ottawa, Ontario, K1N 9J6.
<http://www.culturalhrc.ca>

Entrepreneurs with Disabilities Program,
Western Economic Diversification Canada.
<http://www.wd-deo.gc.ca>

Simon Fraser University Business Co-op Program,
B.C. Trade Development Corporation,
MBC 1150 8888 University Drive, Burnaby, B.C., V5A 1S6.
<http://www.sfu.ca/coop>

Venture Connection,
Simon Fraser University,
250-13450 102 Avenue, Surrey, British Columbia, V3T 0A3.
<http://ventureconnection.sfu.ca>

Self-Employment Benefit program,
Department of Post-Secondary Education, Training and Labour.
<http://www.servicecanada.gc.ca>

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Adjustment Advisory Program,
Ministry of Training, Colleges and Universities,
900 Bay Street, Toronto, Ontario, M7A 1L2.
<http://www.edu.gov.on.ca>

Strategic Jobs and Investment Fund,
Ministry of Economic Development and Trade.
<http://www.ontariocanada.com>

Summer Jobs Service,
Ministry of Training, Colleges and Universities.
<http://www.edu.gov.on.ca>

Apprenticeship Job Creation Tax Credit,
Canada Revenue Agency.
<http://www.cra-arc.gc.ca>

Canada Small Business Financing Program,
Industry Canada.
<http://www.ic.gc.ca>

Canadian Agricultural Loans Act Program,
Agriculture and Agri-Food Canada.
<http://www.agr.gc.ca>

Canadian Environmental Technology Advancement Centres,
Environment Canada, OCETA,
2070 Hadwen Road, Mississauga, Ontario, L5K 2C9.
<http://www.etvcanada.ca>

Community Development Program -
Building Rural and Northern Partnerships,
Agriculture and Agri-Food Canada,
560 Rochester St., Ottawa, Ontario, K1A 0C5.
<http://www.rural.gc.ca>

Credit Union Central of Canada/BDC Strategic Alliance,
Business Development Bank of Canada,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

CYBF and BDC Start-Up Financing Program,
Canadian Youth Business Foundation,
100 Adelaide Street West, Toronto, Ontario, M5H 1S3.
<http://www.cybf.ca>

Financing for an Equipment Purchase,
Business Development Bank of Canada,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7. <http://www.bdc.ca>

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Growth Capital for Aboriginal Business,
Business Development Bank of Canada,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

Invest Canada Community Initiatives,
Foreign Affairs and International Trade Canada,
111 Sussex Drive, Ottawa, Ontario, K1A 0G2.
<http://www.international.gc.ca>

Investment Cooperation Program,
Department of Foreign Affairs and International Trade,
111 Sussex Drive, Ottawa, Ontario, K1N 1J1.
<http://www.tradecommissioner.gc.ca>

Northstar Trade Financing,
Business Development Bank of Canada, NORTHSTAR Trade Finance,
595 Burrard St., Vancouver, British Columbia, V7X 1C4.
<http://www.northstar.ca>

Start-Up Financing,
Business Development, Bank of Canada,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

Working Capital For Exporters,
Business Development Bank of Canada,
5 Place Ville Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

Youth Employment Program,
National Research Council Canada,
1200 Montreal Road, Ottawa, Ontario, K1A 0R6.
<http://irap-pari.nrc-cnrc.gc.ca>

Community Futures Loan Program,
Community Futures Network of Canada.
<http://www.communityfuturescanada.ca>

Western Diversification Program,
Western Economic Diversification Canada,
700-333 Seymour Street, Vancouver, B.C., V6B 5G9.
<http://www.wd.gc.ca>

Western Youth Entrepreneurs Program,
Western Economic Diversification,
409 Granville Street, Vancouver, British Columbia, V6C 1T2.
<http://www.communityfutures.ca>

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Advice and Business Loans for Entrepreneurs with Disabilities,
Coast Capital Savings Credit Union.
<http://www.wd-deo.gc.ca>

B.C. Knowledge Development Fund, Ministry of Small Business,
Technology and Economic Development.
<http://www.tted.gov.bc.ca>

British Columbia Training Tax Credit Program,
B.C. Ministry of Finance, Income Taxation Branch,
PO Box 9444 Stn Prov Govt, Victoria, B.C., V8W 9W8.
<http://www.rev.gov.bc.ca>

CYBF Canadian Newcomer Entrepreneur Program,
Canadian Youth Business Foundation,
100 Adelaide Street West, Toronto, Ontario, M5H 1S3.
<http://www.cybf.ca>

First Citizen's Fund Business Loan Program,
Ministry of Aboriginal Relations and Reconciliation,
208-345 Yellowhead Highway, Kamloops, B.C., V2H 1H1.
<http://www.gov.bc.ca>

Forest Community Business Loan Fund,
Western Economic Diversification Canada,
101-160 Harbourfront Drive, Salmon Arm, B.C., V1E 4P9.
<http://www.futureswap.com>

International Business Activity,
Ministry of Small Business and Revenue.
<http://www.gov.bc.ca/sbr>

Investment Agriculture Foundation Funds,
Investment Agriculture Foundation,
808 Douglas Street, Victoria, British Columbia, V8W 2Z7.
<http://www.iafbc.ca>

Women's Enterprise Centre Business Loan,
Women's Enterprise Society of BC,
1726 Dolphin Avenue, Kelowna, British Columbia, V1Y 9R9.
<http://www.womensenterprise.ca>

Working Opportunity Fund, GrowthWorks,
2600-1055 West Georgia Street, Vancouver, B.C., V6E 3R5.
<http://www.equitycapital.gov.bc.ca>

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Child Care Quality Improvement Support Funding,
Early Childhood Services.
<http://www.gnb.ca>

Tourism Development Fund,
Ministry of Tourism and Culture.
<http://www.mtc.gov.on.ca>

Agri-Food Trade Service,
Agriculture and Agri-Food Canada,
1341 Baseline Rd., Ottawa, Ontario, K1A 0C5.
<http://www.ats.agr.gc.ca>

AgriMarketing Program,
Agriculture and Agri-Food Canada,
1341 Baseline Rd., Ottawa, Ontario, K1A 0C5.
<http://www.agr.gc.ca>

BDC Venture Capital,
Business Development Bank of Canada,
5 Place Ville-Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

Canadian Trade Commissioner Service,
Foreign Affairs and International Trade Canada,
125 Sussex Drive, Ottawa, Ontario, K1A 0G2.
<http://www.international.gc.ca>

Credit Insurance Services & Financing for Small Business Exporters,
Export Development Corporation,
151 OConnor Street, Ottawa, Ontario, K1A 1K3.
<http://www.edc.ca>

Equity Capital Program,
Ministry of Small Business, Technology and Economic Development.
<http://www.cse.gov.bc.ca>

New Exporters to Border States,
Ministry of Economic Development and Trade,
900 Bay St., Toronto, Ontario, M7A 2E1.
<http://www.enterprisescanada.ca>

BDC Venture Capital,
Business Development Bank of Canada,
5 Place Ville-Marie, Montreal, Quebec, H3B 5E7.
<http://www.bdc.ca>

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Business Immigration Program,
Citizenship & Immigration Canada, Citizenship and Immigration Canada.
<http://www.cic.gc.ca>

Invest Canada Community Initiatives,
Foreign Affairs and International Trade Canada,
111 Sussex Drive, Ottawa, Ontario, K1A 0G2.
<http://www.international.gc.ca>

Equity Capital Program,
Ministry of Small Business, Technology and Economic Development.
<http://www.cse.gov.bc.ca>

International Business Activity,
Ministry of Small Business and Revenue.
<http://www.gov.bc.ca>

Labour Sponsored Investment Funds Program,
Ontario Ministry of Revenue,
33 King Street West, Oshawa, Ontario, L1H 8H5.
<http://www.rev.gov.on.ca>

